

# **EXHIBIT 1**

**Plaintiffs' More Definite Statement as to  
Defendant Omar al-Bayoumi**

1. Plaintiffs hereby incorporate all allegations and counts contained in the Third Amended Complaint in Burnett, et al. v. Al Baraka Investment and Development Corp., et al., 03 MD 1570 (RCC), 03 CV 5738 & 03 CV 9849; World Trade Center Properties LLC, et al. v. Al Baraka Investment and Development Corp., et al., 03 MD 1570 (RCC); 04 CV 7280 (RCC); and Euro Brokers, Inc., et al. v. Al Baraka Investment and Development Corp., et al., 03 MD 1570 (RCC); 04 CV 7279 (RCC), including all of the allegations and claims contained therein.

2. Omar al-Bayoumi is also known as Abu Imard. He was born in 1959 in Riyadh, Saudi Arabia.

***Income***

3. In August of 1994, al-Bayoumi moved to the United States and settled in San Diego, California, where he became involved in the local Muslim community and worshipped at the Islamic Center of San Diego. He lived with his wife and four children. He was very inquisitive, and was known to always carry around a video camera. Al-Bayoumi was strongly suspected by many residents of being a Saudi government spy. The man the FBI considered their "best source" in San Diego said that al-Bayoumi "must be an intelligence officer for Saudi Arabia or another foreign power."

4. Al-Bayoumi was employed in the finance department of a Saudi Civil Aviation Presidency project called Air Navigation Systems Support for seven years. He then was paid about \$3,000 per month by Dallah Avco, a Saudi company closely tied to the Saudi Ministry of Defense and Aviation and a unit of Dallah Al-Baraka business group. The salary was officially for a project in Saudi Arabia, but he was living in the United States at the time and apparently did not work for them. For five of the seven years with the company, the Saudi ministry reimbursed Dallah Avco for al-Bayoumi's salary. He was considered a civil servant. When the company tried to fire al-Bayoumi in 1999, a Saudi government official replied with a letter marked "extremely urgent" that the government wanted al-Bayoumi's contract renewed "as quickly as possible." Al-Bayoumi was quickly rehired. While working for the Saudi Aviation Authority, his salary was approved by the father of an al-Qaeda figure and top official of the Saudi Civil Aviation authority, Hamid al-Rashid. Dallah Avco is currently being investigated by the FBI for ties to al-Qaeda.

5. Al-Bayoumi had been receiving a salary from the Saudi civil authority of about \$500 a month in the spring of 2000. However, shortly after hijackers Nawaf Alhazmi and Khalid Almihdhar moved to San Diego, al-Bayoumi's salary increased to about \$3,000 to \$3,500 a month. It is not clear whether this pay spike is from his Dallah Avco job, or an additional payment by the Saudi government, but the pay spike appears to be a separate stream of money, because another report indicates his Dallah Avco job started with \$3,000 a month payments and remained consistent.

6. In June of 1998, an anonymous Saudi philanthropist thought to be Saad Al-Habeeb, aka "Mohamed Barak," donated \$500,000 to have a Kurdish mosque built in San Diego, on the condition that al-Bayoumi was hired as the maintenance manager with a private office.

The donation was accepted, but because al-Bayoumi rarely showed up for work, the mosque's leadership became unhappy with him. Eventually, they fired him. Al-Bayoumi came to San Diego from Saudi Arabia to set everything up financially, set up the San Diego cell, and set up the mosque. Anyone handling business for a mosque or a church could set it up as a tax-exempt charitable organization. They have a veil of legitimacy, which can easily be used for money laundering.

7. Some time in late 1999 or early 2000, Omar al-Bayoumi began receiving another monthly payment. This payment was from Princess Haifa bint Faisal, the wife of Bandar bin Sultan, the Saudi ambassador to the US who is a prominent Washington figure, and the daughter of the late Saudi King Faisal. He received checks between \$2,000 and \$3,000 that were sent monthly from the princess. The payments continued for several years, totaling between \$50,000 and \$75,000. The payments went from the princess' account at Washington Riggs Bank to the family of Omar al-Bayoumi. After Bayoumi left the country in mid-2001, payments began flowing to Osama Basnan, another friend of both al-Bayoumi and the future hijackers, Nawaf al-Hazmi and Khalid al-Mihdhar. Osama Basnan is believed to have funneled monthly donations to hijackers via his wife's bank account. He was arrested for visa fraud in August 2001 and was deported to Saudi Arabia in November 2002. After the 9/11 terrorist attacks, Basnan, who was known as a vocal al-Qaeda sympathizer, "celebrated the heroes of September 11" and talked about "what a wonderful, glorious day it had been."

8. Slightly more than half of that money had been forwarded unbeknownst to the princess to either Osama Basnan or Manal al-Bayoumi (Ahmed Bagader), Omar al-Bayoumi's wife. The checks that the princess wrote were also going to Majida Ibrahim Ahmad (Dweikat), wife of Osama Basnan, who is a close confidant of al-Bayoumi. The checks included monthly payments of \$2,000 between November 1999 and May 2002 and at least one check for \$15,000 in April 1998. The cash was to help defray the cost of treatment for a thyroid condition for Osama Basnan, but several of the checks were endorsed to al-Bayoumi's wife, Manal, and later diverted to an account maintained by al-Bayoumi.

9. The links between Princess Haifa's powerful Saudi family and financing of terrorism are even more extensive, however. The trails of both Omar al-Bayoumi and that of the financial network of Princess Haifa's family each lead to Osama bin Laden:

Al-Shamal Islamic Bank in Khartoum, Sudan, was capitalized by bin Laden and wealthy members of Sudan's National Islamic Front. Bin Laden invested fifty million dollars in the bank. Mohammed al-Faisal, Princess Haifa's brother, is an investor and board member at al-Shamal.

Al-Shamal appears to have been a bin Laden bank of choice. Al-Qaeda members had accounts in al-Shamal, according to testimony during U.S. trials surrounding the 1998 attacks on American embassies in Kenya and Tanzania. One al-Qaeda collaborator, Essam al-Ridi, recounted how bin Laden transferred \$230,000 from al-Shamal to a bank in Arizona to buy a plane to fly Stinger missiles from Pakistan to Sudan. Al-Ridi, a flight instructor, was a veteran of the Afghanistan conflict where he first met bin Laden in 1983. During the 1980s, Al-Ridi shipped night vision goggles and rifles to the mujahadeen. In 1993, Al-Ridi purchased a used jet for bin Laden.

One of the bank's three founding members and major shareholders is Saleh Abdullah Kamel. A major financial and media power in the Arab world, he is in addition the chairman of the Dallah al-Baraka Group (DBG). Al-Bayoumi was an assistant to the Director of Finance for Dallah Avco, a DBG company that works with the Saudi aviation authority. The United States believes the Dallah al-Baraka Bank, another DBG company, was also used by al-Qaeda.

### ***Al-Hazmi and al-Mihdhar***

10. In January of 2000, al-Bayoumi drove to Los Angeles, saying he was going "to pick up visitors." First, al-Bayoumi visited the Saudi consulate in Los Angeles and had a closed-door meeting with Fahad al Thumairy. After 9/11, al Thumairy, who was a Saudi diplomat, was barred entry into the U.S. due to his links to terrorism.

11. On January 15, 2000, future 9/11 hijackers (Flight 77) Nawaf al-Hazmi and Khalid al-Mihdhar flew to Los Angeles, California from Bangkok, Thailand, just after attending the 2000 Al-Qaeda Summit in Kuala Lumpur, Malaysia. The final 9/11 Commission Report noted:

*Hazmi and Mihdhar were ill-prepared for a mission in the United States. . . Neither had spent any substantial time in the West, and neither spoke much, if any, English. It would therefore be plausible that they or [Khalid Sheikh Mohammed] would have tried to identify, in advance, a friendly contact for them in the United States. . . We believe it unlikely that Hazmi and Mihdhar. . . would have come to the United States without arranging to receive assistance from one or more individuals informed in advance of their arrival."*

Al-Bayoumi met the hijackers at a restaurant after their landing. He invited the two hijackers to move to San Diego with him. Al-Bayoumi found them an apartment in the same building as him (Parkwood Apartment complex), co-signed for the lease, and gave them \$1500 to help pay for their first two months rent. Al-Bayoumi also hosted a welcoming party for them, set them up with a translator, helped the two obtain driver's licenses and Social Security cards, and helped them research information on flight schools.

12. Al-Hazmi and al-Mihdhar's neighbors later reported that the two struck them as quite odd. They had no furniture, they constantly played flight simulator games, and limousines picked them up for short rides in the middle of the night. During this time, al-Bayoumi lived across the street from them. Throughout this period, the payments from Dallah Avco, his titular employer, greatly increased. Al-Hazmi and al-Mihdhar later moved into the house of Abdussattar Shaikh, a friend of al-Bayoumi's, who was secretly working as an FBI informant at the time.

13. In August 1994, al-Bayoumi showed up in California and began taking English classes at San Diego University's College of Extended Studies, in its American Language Institute. He was said to have studied in the United States on Saudi government scholarship from 1994 to 2000. Over the next several years, al-Bayoumi told numerous people that he was a student at San Diego State, even though he never attended a college-credit class there.

14. In July of 2001, Omar al-Bayoumi moved to England to pursue a PhD at Aston University. He moved to Birmingham, lived in student housing for six months while he attended

graduate school and then rented a home when his family joined him. Ten days after the September 11 attacks, he was arrested by British authorities working with the FBI. He was held on an immigration charge while the FBI and Scotland Yard investigate him. He was released, and went back to studying at Aston and later moved to Saudi Arabia.